

## Part 6 Application Processing Timeframes (7 CFR 762.130)

### 83 Application Processing Timeframes by Lender Type (7 CFR 762.130)

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#### A

##### Processing Timeframes for SEL's

**Complete applications from Standard Eligible Lenders will be approved or rejected, and the lender notified in writing, no later than 30 calendar days after receipt.**

The counting of the 30 calendar days begins when FSA determines that the application is complete, as defined in paragraphs 69, 69.5, 69.6, and 69.7.

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#### B

##### Processing Timeframes for CLP and PLP Lenders

**Complete applications from CLP or PLP lenders will be approved or rejected not later than 14 calendar days after receipt. For PLP lenders, if this time frame is not met, the application will automatically be approved, subject to funding, and receive an 80 or 95 percent guarantee, as appropriate.**

The counting of the 14 calendar days begins when FSA determines that the application is complete, as provided in paragraphs 69, 69.5, 69.6, 69.7 and 70.

**\*--If PLP lenders are not notified of FSA's decision within 14 calendar days of submitting a complete application, the submitted application will be approved at an 80 or 95 percent guarantee.--\***

If a PLP application is automatically approved, the lender must not close the loan or disburse funds until funds are obligated by FSA and FSA-1980-15 is issued.

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#### C

##### Summary of Processing Timeframes

This table summarizes processing timeframes for SEL's and CLP and PLP lenders.

<b>Lender Type</b>	<b>Processing Timeframe in Calendar Days From the Date the Application Is Complete</b>
SEL	30 calendar days
CLP	14 calendar days
PLP	14 calendar days

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**A****Authorized  
Agency Official  
Responsibilities**

The Authorized Agency Official is responsible for:

- processing applications within the allotted timeframes
  - maintaining a tracking system to ensure that:
    - CLP and PLP lender applications are processed within 14 calendar days
    - SEL applications are processed within 30 calendar days
  - \*--entering a reason code and, if necessary, an explanation in GLS when a decision has not been made within 45 calendar days of receiving a complete application.--\*
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**B****DD  
Responsibilities**

DD is responsible for:

- overseeing the approval process
- monitoring unprocessed applications.

DD shall take all steps necessary to ensure that applications are processed as quickly as possible. Some steps DD can take include the following:

- prioritizing workloads
  - providing additional training
  - providing clerical help
  - temporarily shifting staff assignments.
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**\*--C****Designated  
Review Official  
Responsibilities**

Officials designated by SED to review rejected SDA applications shall:

- in each office of their jurisdiction review at least 50 percent of the rejected loan applications from SDA applicants who were rejected in each quarter
  - if any improper rejections are found, review all rejected SDA loan applications in the approval official's coverage area
  - notify SED of any problems detected--\*
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**\*--C****Designated  
Review Official  
Responsibilities  
(Continued)**

- with the Farm Loan Chief's advice, take action on the mishandled rejected loan applications to correct any errors
  - recommend appropriate personnel actions, such as training or revocation of loan approval authority, for the approval official responsible for rejections that appear to reflect a pattern or practice of discrimination against SDA applicants
  - review the reasons and explanations why decisions have not been made on complete loan applications in a timely manner.
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**D****Farm Loan Chief  
Responsibilities**

Farm Loan Chiefs shall:

- monitor loan application processing timeframes, Management of Agricultural Credit data entry, GLS data entry, and performance goal accomplishments using FOCUS and EIS reports

**Note:** From the EIS Main Menu under "MISC APPLICATIONS", access the reports and select "Guar In Race and Gndr". These reports will include average processing timeframes for both SDA and non-SDA applicants. Both "average days received to complete" and "average days complete to final disposition" should be monitored on the EIS reports.

- provide FOCUS and EIS reports on loan application processing timeframes to SED
  - provide technical advice and direction for corrective actions on wrongly rejected loan applications.--\*
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**E  
SED  
Responsibilities**

SED's shall:

- be accountable for SDA loan application processing in the State, including ensuring that designated review officials conduct reviews and take corrective action on a timely basis
- emphasize the importance of timely loan application processing for all applicants
- ensure that loan application processing data is monitored through EIS, FOCUS, or other systems so that applications are being processed timely and equitably in the State
- manage staff resources appropriately to minimize loan application processing delays
- when necessary, initiate or monitor appropriate personnel actions resulting from incorrect rejection of applications to see if a pattern or practice is shown
- review the reports on loan application processing problems submitted by the designated review officials and Farm Loan Chief
- reports on both SDA and non-SDA average loan application processing timeframes
- \*--submit, by October 31 of each year, a copy of summary report of affected--\* cases, findings, corrective action, and results to:

USDA, FSA, DAFLP, LMD, STOP 0522  
 Attn: Director, Loan Making Division  
 1400 Independence Ave., SW.  
 Washington, DC 20250-0522.

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**85-94 (Reserved)**